### Case 12-11452-ref Doc 85 Filed 04/23/17 Entered 04/24/17 01:04:13 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Daniel H. Goode, III Debtor Case No. 12-11452-ref Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0313-4 User: admin Page 1 of 2 Date Rcvd: Apr 21, 2017 Form ID: 3180W Total Noticed: 13

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017. 29 Willow Drive, db +Daniel H. Goode, III, Easton, PA 18045-7461 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smq Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 smg sma +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 Reading, PA 19601-4300 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg +E-mail/Text: robertsl2@dnb.com Apr 21 2017 17:05:29 Dun & Bradstreet, INC, P.O. Box 520, Centre Valley, PA 18034-0520 3501 Corporate Pkwy, E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 21 2017 17:05:10 smq Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946. Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 21 2017 17:05:33 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 EDI: HNDA.COM Apr 21 2017 16:58:00 AMERICAN HONDA FINANCE CORPORATION, 12699592 NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088 12766776 +EDI: OPHSUBSID.COM Apr 21 2017 16:58:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WE +EDI: BANKAMER.COM Apr 21 2017 16:58:00 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 12729559 Bank of America, N.A., Mail Stop CA6-919-01-23, 400 National Way, Simi Valley CA 93065-6414
+EDI: OPHSUBSID.COM Apr 21 2017 16:58:00 OAK
C O WEINSTEIN AND RILEY, PS, 2010 WESTERN AV 12736180 OAK HARBOR CAPITAL IV, LLC, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 EDI: PRA.COM Apr 21 2017 16:58:00 Portfolio Recovery Associates, LLC, 12755263 PO Box 41067, Norfolk VA 23541 TOTAL: 8 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 12787565\* (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541) ##+The Law Offices of Everett Cook, P.C., 2747 Macarthur Road, 12932019 Whitehall, PA 18052-3632 TOTALS: 0, \* 1, ## 1 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR. 2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2017 Signature: <u>/s/Joseph Speetjens</u>

### CM/ECF NOTICE OF ELECTRONIC FILING

```
The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

GREGORY JAVARDIAN on behalf of Creditor Bank of America, N.A., Successor by Merger greg@javardianlaw.com, mary@javardianlaw.com;tami@javardianlaw.com

GREGORY JAVARDIAN on behalf of Creditor Bank of America, N.A. greg@javardianlaw.com, mary@javardianlaw.com;tami@javardianlaw.com

JOHN EVERETT COOK on behalf of Debtor Daniel H. Goode, III bankruptcy@everettcooklaw.com, G29494@notify.cincompass.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America, N.A., et al... bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
```

# Case 12-11452-ref Doc 85 Filed 04/23/17 Entered 04/24/17 01:04:13 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-4 User: admin Page 2 of 2 Date Rcvd: Apr 21, 2017

Form ID: 3180W Total Noticed: 13

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com

THOMAS I. PULEO on behalf of Creditor Bank of America, N.A., Successor by Merger

tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

## Case 12-11452-ref Doc 85 Filed 04/23/17 Entered 04/24/17 01:04:13 Desc Imaged

	CELHICALE OF INCHES	Faut 3 UI 4
Information to	identify the case:	
Debtor 1	Daniel H. Goode III	Social Security number or ITIN xxx-xx-6453
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bank	ruptcy Court Eastern District of Pennsylvania	
Case number: 12-11452-ref		

### **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel H. Goode III aka Daniel Goode, aka Daniel Horace Goode III, aka Daniel H. Goode, aka Daniel H. Goode II, aka Daniel Horace Goode

4/20/17

By the court: Rich

Richard E. Fehling

United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2